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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

: Case No.: 20-14495

Andrew R Gross : Chapter 13

: Judge Magdeline D. Coleman

Debtor(s) : *************

RESPONSE OF WELLS FARGO BANK, N.A. TO THE MOTION TO MODIFY PLAN (DOCKET NUMBER 69)

Wells Fargo Bank, N.A. ("Creditor") by and through its undersigned counsel, objects to the currently proposed Second Motion to Modify Plan ("Motion") filed by Andrew R Gross ("Debtor") as follows:

- 1. Creditor holds a security interest secured by a mortgage lien on Debtor's property commonly known as 325 Peachtree Drive, Jenkintown, PA 19046-5002 ("Property").
- 2. Creditor has filed Proof of Claim number 6-2 in the amount of \$204,843.45.
- 3. The Modified Plan accompanying Debtor's Motion fails to provide for Creditor's secured claim.
- 4. As a result, Debtor's Plan fails to meet the requirements of 11 U.S.C. §1325(a)(5) as it fails to provide for a secured claim.

WHEREFORE, Creditor respectfully requests that the Court deny the Debtor's currently proposed Motion to Modify Plan.

Respectfully submitted, /s//Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912) Adam B. Hall (323867) Manley Deas Kochalski LLC P.O. Box 165028 Columbus, OH 43216-5028

Telephone: 614-220-5611

Fax: 614-627-8181 Attorneys for Creditor The case attorney for this file is Alyk L. Oflazian. Contact email is ALOflazian@manleydeas.com Case 20-14495-mdc Doc 73 Filed 01/28/22 Entered 01/28/22 16:03:48 Desc Main Document Page 3 of 3

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Objection of Wells Fargo Bank, N.A. to the Motion to Modify Original Plan was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107, ecfemails@ph13trustee.com

Brad J. Sadek, Attorney for Andrew R Gross, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107, brad@sadeklaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on January $\frac{28}{2022}$.

Andrew R Gross, 325 Peach Tree Drive, Jenkintown, PA 19046

Wells Fargo Mortgage, PO Box 31557, Billings, MT 59107

DATE: _	1/28/2022	/s/Alyk L. Oflazian	
		Alyk L. Oflazian, Esqui	re (312912)

Adam B. Hall (323867) Manley Deas Kochalski LLC

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Telephone: 614-220-5611

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The case attorney for this file is Alyk L.

Oflazian.

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